



THE CHECK COLLECTOR

February 1992

The Journal of

Number 21

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



THE CHECK COLLECTOR

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The Check Collector is issued four times a year for members of The American Society of Check Collectors, Inc. Subscription only by membership. Dues are \$10.00 per year. Outside U.S.A., Canada and Mexico, add \$2.00 per year. Send address changes to the Secretary. All rights reserved.

To our advertisers:

Deadline for advertising copy to run in the May 1992 issue of *The Check Collector* is May 5, 1992.

The Check Collector is an effective means to reach the check collecting hobby and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and to check-related fiscal documents, publications, accessories and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy.

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Advertising rates are as follows:

One quarter page	25.00/issue
Business card size	10.00/issue

NOTICE TO MEMBERS**ELECTION OF DIRECTORS:**

A ballot for election of Directors is enclosed with this issue of the Check Collector. Ballots must be mailed to reach the Secretary by March 21, 1992. Mail to:

Charles Kemp, Secretary, P.O. Box 71892, Madison Heights, MI 48071

1992 DUES:

Last call for 1992 dues. Any member whose dues are unpaid on May 1, 1992 will be dropped from membership.

1992 MEMBERSHIP DIRECTORY:

A Directory of all members in good standing as of May 1, 1992 is being prepared. Enclosed with the ballot for Directors with this issue is a form for an update of classification, address and areas of interest.

PRESIDENT'S COLUMN

This will be my last column as your President, a post I have held for the past five years with gratitude and pride. I appreciate the interest, support, enthusiasm and friendship of our members which made it possible for me to serve.

I wish to sincerely thank the officers, directors, committees and the many members who have helped me with their support and counsel.

Our Society has its greatest opportunities ahead. We have held together and have increased our membership and financial position to where we may now engage in a concerted drive for more members. This is necessary in order that this Society can remain a viable entity.

The Check Collector has issued regularly and the contribution of articles and advertising support has been strong and continuing. It has served to keep our membership interested and active in our hobby.

Our Society has increased the number of Round Table meetings and the prospect of more looks is very promising.

We are in a hobby that is well suited for these busy and hazardous times. Our strength is in the interest, talent and energy of our members. Check collectors are fortunate that their hobby is a growing and vibrant one. The best times are just ahead.

I ask you to join me in supporting the next President and the Directors, that our hobby, Society and our collecting will prosper for the benefit of all members.

Again, I thank you for the opportunity of being your President and the support and help you have given me.

Happy Collecting! *Bob Spence*



REVISIONS FOR 1992
A. S. C. C. MEMBERSHIP DIRECTORY

B A L L O T

AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

ELECTION OF DIRECTORS - 1992

Name: _____ Member No. _____
 If known:

Collector? _____ Dealer? _____ Collector & Dealer? _____

Address: _____

The following members have
 been duly nominated and have
 accepted the nomination:

Roland P. Burnham

—

Martha Cox

—

Harry R. Johnson, Sr.

—

Coleman A. Leifer

—

Dick Naven

—

Lawrence Marsh

—

Douglas McDonald

—

Robert Page

—

Michael A. Zier

—

-----Please-----Detach-----

AREAS OF INTEREST: (Circle numbers)

- | | |
|---|---|
| 1 - Checks - General | 9 - Specimen Checks |
| 2 - Checks - U.S.A.
(Region or States
of special interest) | 10 - National Checks |
| 3 - U.S. Post Checks | 11 - Other:
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| 4 - Microfilm | 12 - Vignettes |
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Mining Notes |
| Provisions Notes | 23 - Banking History |
| Recipients | 24 - Security Printing & |
| Warrants | 25 - Check Printers & |
| 5 - Checks - Great Britain | 26 - Counterfeiters |
| 6 - Checks - Canada | 30 - Stock & Bond History |
| 7 - Checks - Nord
(Region or Countries
of special interest) | 31 - Certificates
Travellers Cheques & |
| 8 - Travellers Cheques &
Money Orders | 32 - Revenue Stamps
Emergency Script |

Indicate your choice for as
 many as you like and mail your
 ballot by March 21, 1992, to:

 Charles Kemp, Secretary
 P. O. Box 71892
 Madison Heights, MI 48071

Mail to:

Charles Kemp, Secretary
 P. O. Box 71892
 Madison Heights, MI 48071

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Founded



in 1969.

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.
A non-profit organization organized under Section 501-(c)-(3).

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 Boynton Beach, FL 33425

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 J. J. O'Hare (1993)
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Jeane Flraig

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Librarian:	Charles V. Kemp
Meetings:	Herman L. Boraker
Membership Directory:	Coleman A. Leifer
Security Printers:	James Partin
Slide Program:	Larry Adams

FROM THE VAULTS

by Michael A. Zier

Checks come in all sizes and colors, and from banks from here to there and back again. They exist as checks, drafts, bills of exchange, letters of credit, and who-knows-what. Let us examine today a curious class of check, the makeover. "Makeovers" are checks originally printed for bank "A" but actually used for bank "B." The idea was that if I needed to write a check, and did not have one handy (and chose not to write the whole thing out by hand), I would simply grab the nearest check, scratch out the preprinted name (and city), and insert the name of my own bank. See the two examples used as illustrations.

The one shown in Fig. 1 was originally printed for the American Colonial Bank of Porto Rico, San Juan, Porto Rico, but was used to draw against an account at the Riggs National Bank of Washington, D.C. Most dealers would sell this as a Porto Rico check. Which do you think it is?

The other one (shown in Fig. 2) was printed for the Freedman's Savings & Trust Co. of Washington, D.C., Washington Branch, but was used to draw against an account at The Farmers & Mechanics National Bank of Georgetown, D.C. Is it a Freedman's check or an F&M check?

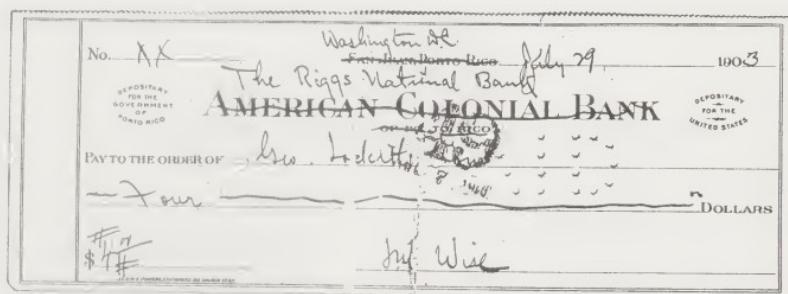


Figure 1

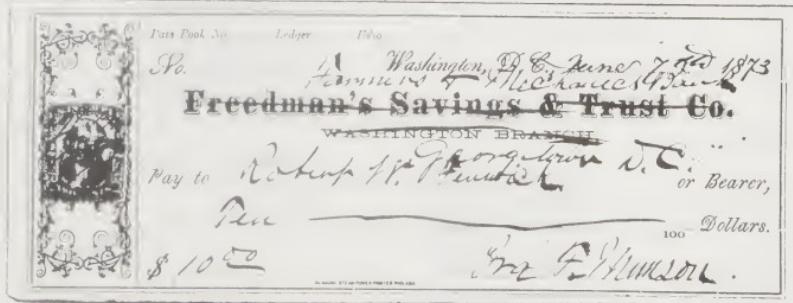


Figure 2

The interesting thing about makeovers is that there are small banks for which no "real" checks exist, but makeovers do exist. Have you thought of assembling a collection of nothing but makeover checks? My own collection includes makeover checks from almost every state and Indian Territory, among others.

I am indebted to the late Eldridge Jones for the name "makeover" (it was "made over" from one bank to another). Eldridge started as a runner, worked in most branch positions, and retired as a branch manager. He collected materials from both Riggs and Farmer & Mechanics. He found these two checks especially fascinating. Thanks, Eldridge.

I would like to hear about any interesting makeover you have. Contact me c/o The Riggs National Bank, 808 17th Street NW, Washington, DC 20006.

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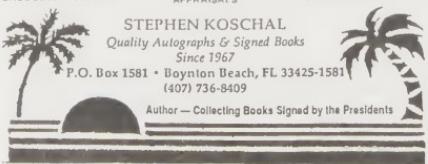
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ALASKA PERMANENT FUND CHECKS

by Lee E. Poleske

Starting in October of each year, one of the most common conversational openings in Alaska is "Have you received your check yet?" The check referred to is the annual Permanent Fund Dividend check sent to every Alaskan resident, regardless of age, who legally applied for it. In 1991 some 510,000 Alaskans each received a check for \$931.34 (see Fig. 1). A quick calculation will tell you that those checks totaled some \$475,000,000. Why do Alaskans receive these checks and where does the money come from?

sale proceeds, federal mineral revenue sharing payments and bonuses received by the State shall be placed in a permanent fund, the principal of which shall be used only for those income producing investments specifically designated by law as eligible for permanent fund investments." The principal of the Fund can never be spent, only the income generated by it.

In 1977, the first deposit of \$4,000,000 was made into the Fund. By June 30, 1991, yearly deposits

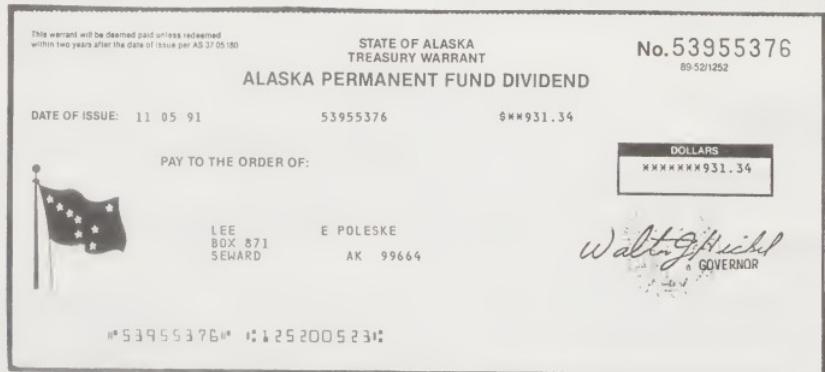


Figure 1: The 1991 Alaska Permanent Fund Dividend check, or more correctly state treasury warrant. On a light blue background, the Alaska state flag appears on the left in color, gold stars on a dark blue background. On the right, over a vignette of the state seal, is the stamped signature of Walter J. Hickel, the state's governor. Some 510,000 of these warrants were issued in 1991.

It all goes back to 1969 when a huge oil deposit was discovered at Prudhoe Bay on the northern coast of Alaska. With the completion of the Alaska pipeline in 1974 the oil started flowing into the state treasury. Oil revenues soon represented about 80% of the state's income. Both politicians and voters alike realized that oil is a non-renewable resource and as oil production declined, so would oil tax money. The idea of some kind of savings program that would produce income to help defray the costs of government when the oil ran out became a popular idea.

In 1976, the voters approved a constitutional amendment which provided that "*at least twenty-five percent of all mineral lease rentals, royalties, royalty-*

and the income generated by them had created a Fund worth \$12,135,437,000, which for that fiscal year produced an income of \$1,030,477,000. The Fund's investments are very conservative: 65% in U.S. Treasury bills and notes, Government National Mortgage Association securities and corporation bonds; 22% in U.S. stocks; 5% in foreign stocks; and 8% in real estate. The Fund has real estate holdings in 33 states ranging from shopping centers in Los Angeles to office buildings in New York to apartment buildings in Florida.

The Fund is administered by the Permanent Fund Corporation, headed by a board of six trustees.

Although the principal purpose of the Fund is to provide income for future use, in 1980 the dividend program for Alaska residents was established. The program would give Alaskans part of the income from the Fund each year so they could directly share in the state's oil wealth and to create an interested constituency that would guard the fund from political attacks.

The original plan was to yearly distribute \$50 to every Alaska adult for each year he or she had lived in Alaska since it became a state in 1959. This plan was challenged in the courts because it did not treat people equally. The state Supreme Court upheld the plan, but in 1982 the U.S. Supreme Court agreed that it was not fair to new residents and declared the law unconstitutional.

The state then set up a new program that gave every Alaskan, who had been a resident of the state for six months, an equal amount of money every year, regardless of age. In 1990, the residency requirement was extended to one year and incarcerated felons were denied the right to apply for a dividend.

In April of each year, applications for the dividend are sent to all state residents. Applications are checked for authenticity and proper completion.

On October 1, the amount of the check is determined by mathematical formula and number of residents applying. The dividends have ranged from \$386.15 in 1983 to \$952.63 in 1990. The State Department of Revenue sends out the checks in the order in which the applications were received. About 50,000 checks are sent out each week, until all qualified applicants have received their checks.

The Internal Revenue Service has never recognized the dividend checks as true dividends, but classifies them as "other income". Tax law changes in 1988, required even infants and children to file a tax form and pay taxes on their dividend payments.

The Permanent Fund Dividend program is unique. No other state or country has such a program. Since 1982 when the first dividend was paid out, \$3,491,412,140 has been distributed to Alaskans by means of some four and one-half million Permanent Fund dividend checks.

PROPOSED SOUTH AUSTRALIAN PRIVACY BILL

Member Michael P. Vort-Ronald has sent to *The Check Collector* material concerning a proposed so-called Privacy Bill before the Parliament of South Australia. It appears to have the potential of devastating check collecting there.

A section of the proposed bill is reported to make it illegal to even possess checks drawn by others, let alone display them for historical or educational purposes.

Some consequences of the proposed bill are said to be that researchers of family history will need the written permission of every individual included in a published family history. Including the date of birth of another person, even though obtained from other public domain sources, could violate the law.

The bill as it might be applied to check collecting

and financial history could turn out to wreak havoc and terrible damage also to historical intellectual property and preclude the publication of ordinary research findings.

While it may have been proposed with good intent, the bill is said to be so broadly drawn that it could infringe on the rights of far more people than it is supposed to "protect". Perhaps what is needed instead is a Freedom of Information bill!

It seems that what are considered perfectly acceptable, peaceful, scholarly endeavors in the U.S.A. and in leading countries of Western Civilization, are proposed to be considered illegal activities in South Australia.

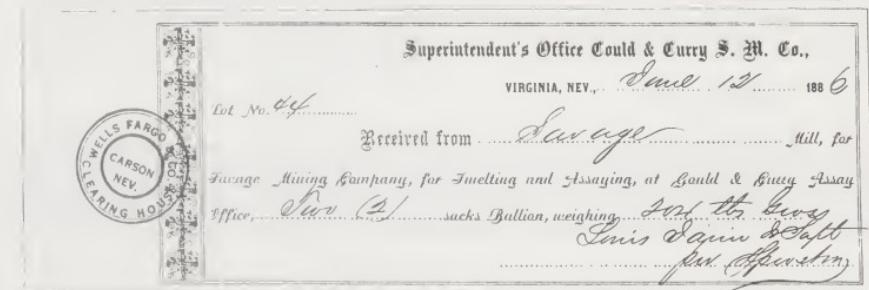
Let us hope that reason will prevail and history and check collecting in South Australia is not wantonly destroyed by a modern "Dark Ages".

AROUND THE HOBBY

There will be an A.S.C.C. "Round Table" Meeting at the A.N.A. 101st Annual Convention to be held at the Orange County Convention Center in Orlando, Florida, August 13, 1992. A Director's Meeting will be held at 9:00 a.m. The "Round Table" will be held at 10:00 a.m. The Florida FUN organization will host the Convention and this promises to be a spectacular show, as these two large organizations will unite to stage this event. Plan now to attend.

An A.S.C.C. "Round Table" Meeting will be held on April 26, 1992, at the 1992 Vallejo (California) Coin and Collectibles Show. This show will be held at the Dan Foley Cultural Center, Dan Foley

Douglas McDonald sent in the following item which should be of interest to Western collectors. Numerous checks, drafts and receipts, mostly from Virginia City, have turned up bearing a round handstamp reading "Wells Fargo & Co./Clearing House" in an outer circle, and "Carson/Nev." in the center. The stamp is 31 mm in diameter, has been seen in both purple and blue ink, and appears on authentic documents dated as early as 1866 and as late as 1903. Wells Fargo never operated a clearing house anywhere in this state and the first clearing house in San Francisco, which pre-dated anything in Nevada, was not opened until 1876. This handstamp is a modern forgery, and unfortunately has been used to ruin many otherwise collectible fiscal documents.



Park, Tuolumne Street at End North Camino Alto, Vallejo, Ca. Free admission to the show and plenty of free parking.

Thanks to member Jim Mammarella, the winter issue of *The Cheklist*, the magazine for the check cashing industry, featured a page entitled "Cheklist Check Gallery". This page featured a photo of an 1863 check of The Park Bank, New York City, bearing an R-5c revenue stamp, all in full color. Also shown was reprint from *The Check Collector* featuring the first American Express Travelers Cheque. *The Cheklist* is a very attractive magazine.

The A.S.C.C. will have an informational exhibit at the World Columbian Stamp Expo '92 to be held May 22 to 31, 1992, at the O'Hare Exposition Center, Rosemont, IL. Ed Lipson is undertaking this project on behalf of the Society in hopes of bringing us some new members.



Have your mailed in your ballot and dues? Don't be left out when the membership directory is printed.

THE AUSTRALIAN FAUNA COLLECTION CHECKS

by Michael P. Vort-Ronald

Four different picture series personal cheque forms have been issued by the Australia and New Zealand Banking Group Limited. The different series can be generalized as: recreation, air and sea, fauna and olympic.

The Australian Fauna Collection series was released on 18 February 1982, in books of 25 personalized cheques, with or without butts (stubs). Five different animal scenes were depicted in various tones of brown and orange, in the following order: rock wallaby (*Fig. 1*), possum, echidna, koala (*Fig. 2*), and wombat.

The designs originated from paintings by 21 year-old freelance artist, Kerrie Mortison, who was still a student at the Swinburne Institute, Melbourne, when commissioned to do the work by the A.N.Z. Bank. It took her about a month to finish each painting. Though this was her first commission, the bank was so impressed with her work that it launched the A.N.Z. Australian Fauna Collection, with prints measuring 420 mm x 297 mm of each painting.

These were sold to the public at \$12.95 for a set of five. A free set of prints was offered to new term deposit customers when depositing \$1,000 or more for a year, and monthly interest account and blue ribbon service depositors. The offer was valid to 31 March 1982. The actual cheques measured 158 mm x 70 mm and were all "Stamp Duty Paid". Three variations of printer's imprints have been observed with minor variations to butt numbering and domicile and customer name printing styles.

The Fauna series was the most attractive of the A.N.Z. picture cheques because of the artist's ability to capture the subtle tones and textures of five uniquely Australian animals.

References: A.N.Z. Bank News Release, 2 March 1982; Goulburn Valley Leader newspaper 17 February 1982, and cheques in the possession of the writer. Special thanks to A.N.Z. Bank Group Archive for information.

Figure 1



Figure 2



HAPPY FINDINGS AND CONVERSATION PIECES

U U U U U U U U U U U U U U
A. L. & W. BOGGS.

No.

Baltimore, 30 January 1827

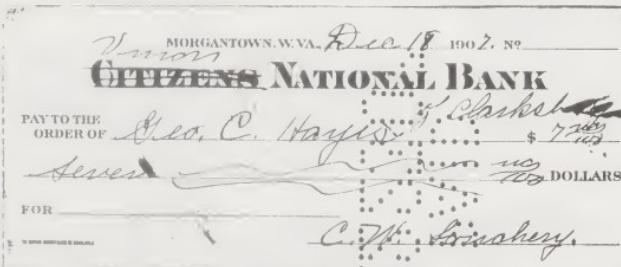
~~MECHANICS' BANK OF BALTIMORE,~~

PAY to Mr. John S. _____ or Bearer,
 Sixty five Dollars _____
 and nine cent Cents.
 \$65 DOLLARS 95 CENTS.

R. Burnham

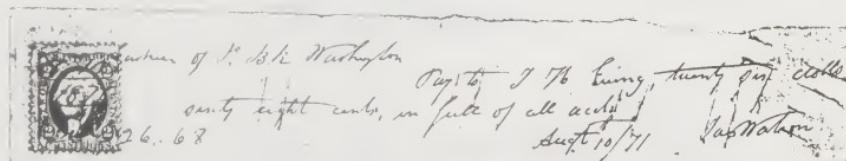
Roland Burnham sent in this multi-altered early check. He observes that apparently, banks did not rush right out to the printers and have expensive corrections made in those days.

The **MECHANICS** part changes the name somewhat, but you would almost think somebody would have fixed the work BNAK while they were at it. And the year date was changed from 1812 to 1827.



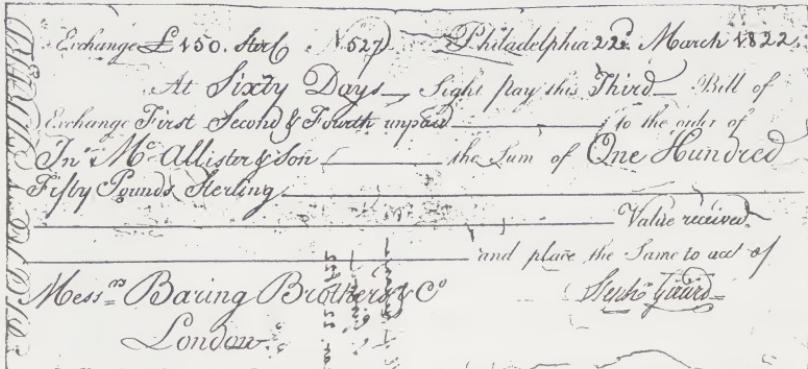
P. C. McMichen sends in this West Virginia check. George C. Hayes, the solemn old judge, introduced the "Grand Old Opry" show for decades. This

check has an early date and he believes it was when Hayes was a younger man.



Early manuscript checks are always interesting. Bob Spence sends in this narrow, 1-3/8" one, bearing no less than seven cut cancels (of two parallel cuts each). It reads:

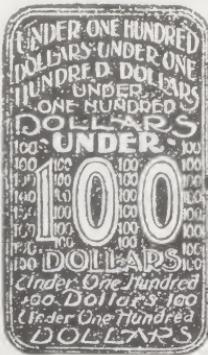
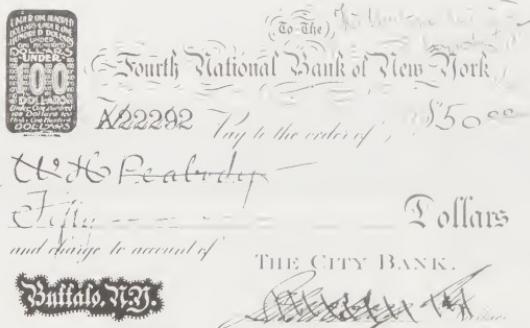
Cashier of F(irst) B(an)k Washington (DC)
 Pay to T H Ewing, twenty six dollars.
 sixty eight cents, in full of all accts.
 26.68 Aug 10/71 Jas Watson



Tony DeVincent sent in this interesting item, a Third-of-Exchange signed by Stephen Girard. The charter of the First Bank of the United States, which was founded in 1791, expired March 4, 1811, and was not renewed. George Clinton, then Vice President, cast a deciding vote against the renewal. Stephen Girard, Merchant in Philadelphia, purchased the Banking House, furniture, etc., including a large quantity of bank note paper. He commenced banking and used this paper for his bank notes

and also for his bills-of-exchange. The only water mark was a circle about the size of a dollar.

Stephen Girard died in December 1831, leaving nearly the whole of his large estate, being about seven million dollars, to the City of Philadelphia, of which they were to apply about two million dollars for a College for Boys. All that he bequeathed to his brother and sister in France and to his three nieces in Philadelphia amounted in the Aggregate to only \$130,000.



typefaces with "patent applied for" indicated below. A second identical security device is printed on the back of the check behind the cashier's signature. A rubber stamped date, "April 7, 1897", indicates the period of issue.

An explanation for the survival of this particular check is suggested by the penciled notation in the upper right hand corner—*"This draft was mislaid + Payment Stopped"* (sic).

A.S.C.C. CHECK POOL UPDATE

First, I wish to thank John Paslawsky for the great work he did on the Check Pool and for his kind words and help in getting me started.

In December, we received approximately 70,000+ checks, the inventory of the Check Pool, from John Paslawsky. At the end of the month, a box of 5,000 checks was received from Herman Boraker.

The following checks were received during January for the Check Pool:

Roger Patterson and Herman Boraker
8750+ (CO, CA and MN).

Jim Partin
39 (Assorted specials).

Bob Spence
2500+ (FL and misc.).

I have been putting all of these checks into a computer database. This takes quite a bit of time but it should be most helpful as the Check Pool receives more checks from other states.

At this time, going through the checks received to date, we have a goodly proportion from Colorado and a few other Western states. I do hope members will send in some checks from other states.

Members wishing to donate checks to the A.S.C.C. Check Pool should send them to: Harry R. Johnson, Sr., 4279 Garand Lane, West Palm Beach, FL 33406.

The Check Pool has had a great many requests for its check packets. These packets are free, but a donation of \$1.00 for each packet of 100 checks is needed to help defray postage and is very much appreciated. These packets are intended for beginning collectors and for youngsters to introduce them to the broad area of check collecting and hopefully, to the A.S.C.C.

I shall be happy to work with any member interested in using these check packets to introduce youngsters to check collecting.

Lastly, I would like to thank Coleman Leifer (ARA Auction Manager) and Bob Spence (Bob helped get me started in check collecting six years ago) for their help and support. In turn, I wish to be helpful to collectors and am willing to share what knowledge of the hobby I have. Thanks for giving me the opportunity to be your Check Pool Chairman.

Happy Check Collecting,

Harry R. Johnson, Sr.

ROUND TABLES AND YOU

Wouldn't it be nice if a small, friendly group of check collectors met together at one of the Regional Coin Shows near you? That is the idea behind the ASCC "Round Table" meetings.

Given our small elite membership scattered throughout the country, each Round Table has had about a dozen members attend. But the meetings are talked about and happily remembered long after, because the greatest pleasure of our hobby is sharing it with others.

A Round Table is an informal gathering in which check collecting in all its interesting areas is talked about by fellow collectors in the shortest one-hour

you have experienced. Checks are traded, new finds shown, questions asked and new sources found. Above all, it is a happy opportunity to talk with other collectors and really enjoy your hobby.

If you would like to attend such a Round Table meeting, why not have one? Write to me and I will tell you how easy it is to arrange. Your cooperation is sincerely solicited. There is no charge for the fun you will have.

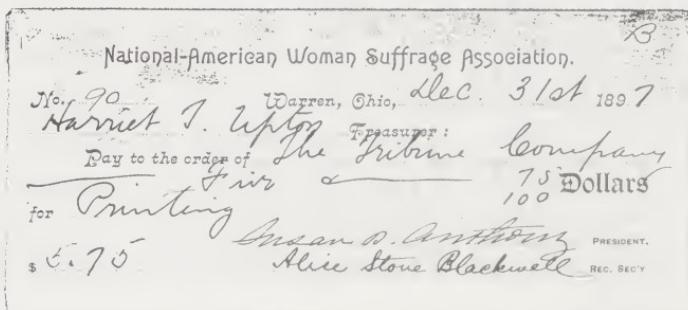
Herman L. Boraker
Meetings Coordinator
508 South Main St.
Rocky Ford, CO 81067

THE AUTOGRAPHS PAGE

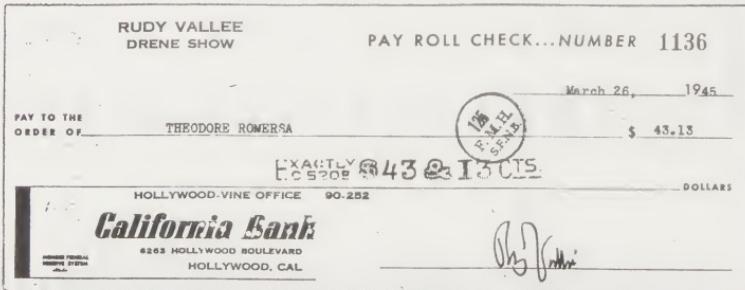
Sandy Mock has sent in some interesting autographs on checks:



This check of William H. Seward, famous Secretary of the Treasury was signed just a month before Lincoln's assassination and drawn on the noted Riggs Bank.



This warrant of 1897 of the Woman Suffrage Association is signed by Susan B. Anthony as President of the Association.



This payroll check is signed by Rudy Vallee, famous singer and band leader of pre-World War II times. This check should bring back memories to some of our senior memories.

A.S.C.C. CHECK SURVEY

new discoveries and new types and varieties of checks and check-related items submitted by members and believed to be not previously listed nor described in detail in prior

The name of a member submitting an item appears under the **STAFF** column in the First Column.

STATE-CITY	NUMBER	ITEM	RN	PAPER	PRINT	RANK OR ISSUER	RANK OR ISSUER
ALABAMA Shelby Iron Works Ashwell	AL-6	G	CK	FIRST NATIONAL BANK (OF HARTFORD, CONN.) Pen Oblit-Black eration -User SHELBY IRON WORKS -Payable at the MERCHANTS EXCHANGE NATIONAL BANK of New York Printer The Case, Lockwood & Brainard Co. Print, Hartford, Conn.		Dark Pink Tinted Paper Laid & Watermarked	
ILLINOIS Mattoon Ashwell	IL-24	X	CK	MATTOON NATIONAL BANK(Pen Obliteration of MATTOON Blue and name change to First NATIONAL BANK) Printer P.F.Pettibone & Co., Chicago (Generic)	White	Pink Tint	
Mattoon Ashwell	IL-25	X	CK	Name Change As Above Printer None Indicated (Generic)	Black	White	
NAME Portland Ashwell	IL-26	X	CK	First National Bank in Old English Type Printer H.L.RAZAII, MFG. CO. LITHO MILWAUKEE (Generic)	Blue	White	
NAME Portland Ashwell	ME-1	X	CK	MERCANTILE TRUST COMPANY (Generic)	Black	White	
NAME Skowhegan Ashwell	ME-2	G	CK	Printer J.H.WARNER 81 JOHN ST., N.Y. First National Bank in Old English Type User- E.A.WHITTIER GROCER-Printer Loring, Short & Harmon Portland	Black	White	
MASSACHUSETTS Holyoke Ashwell	MA-6	X	CK	First National Bank in Old English Type of Springfield, MASS. Printer None Check out short at left end.	Black	White	
NEW JERSEY Bordentown Kanowsky	NJ-2	J-4	D	User Delaware & Raritan Canal(Penna. R.R.Lessee)	Blue	White	
Matawan Kanowsky	NJ-3	G	CK	FARMERS & MERCHANTS BANK (Generic)	Block	Grey Tint on white	
NEW YORK Binghamton Kanowsky	NY-5	C	CK	City National Bank (Generic) Printer None	Black	White	
Brooklyn Kanowsky	NY-6	G	CK	NASSAU NATIONAL BANK (Generic) Printer MILTON C. JOHNSON, 57 BEEKMAN ST., N.Y.	Red and Blue	White	
Buffalo Kanowsky	NY-7	X	D	Buffalo Bros., CONTRACTORS Printer - Courier Lith. Co., Buffalo	Black	Tan	

STATE-CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
NEW YORK						
Canandaigua	NY-8	6	CK	George N. Williams, Banker (Old English) Printer Mayer, Merkell & Ottman, Lith. 24 Church St., N.Y.	Black	White
Kanowsky	NY-9	X	CK	THE MERCHANTS NATIONAL BANK (Generic)	Black	White
Elaire	NY-10	X	CK	Merchants National Bank (Generic)	Black	White
Kanowsky	✓			Printer DENNISON & SONS LITH., 2 LIBERTY ST. N.Y.	Black	White
Elaire				Printer DENNISON & SONS LITH., 2 LIBERTY ST. N.Y.	Black	White
Kanowsky	NY-11	G	CK	FIRST NATIONAL BANK (Generic)	Off White	
Geneva				Printer Dennison & Brown, Stationers, 59 Maiden Lane, N.Y.	Brown	
Kanowsky	NY-12	F	CK	First National Bank (Generic)	Green	White
Glens Falls				Printer Benj. D.Benson, Stationer 60 Liberty St., N.Y.	Black	White
Kanowsky	NY-13	D	CK	(Generic) First National Bank of Ithaca	Black	White
Ithaca				Printer John Gibson 82 Beekean St., New York	Black	
Kanowsky	NY-14	G	CK	(Generic) FIRST NATIONAL BANK	Black	White
Ithaca				Printer Dennison & Brown 59 Maiden Lane, N.Y.	Black	
Kanowsky	NY-15	G	CK	TOMPKINS COUNTY NATIONAL BANK User-GAUNTLET &	Black	Green
Ithaca				Brooks, Printer not indicated	Black	
Kanowsky	NY-16	D	CK	FIRST NATIONAL BANK (Generic)	Black	White
Jamestown				Printer C.M. Cornell, Lith. 247 Pearl St. N.Y.	Black	
Kanowsky	NY-17	G	CK	City National Bank (Generic) Pen Obliteration	Red	White
Jamestown				change of the word City to First making Bank Name read First National Bank		
Kanowsky	NY-18	G	CK	Printer Milton C. Johnson 60 Beehan St., N.Y.	Black	White
New York				Third National Bank (Script) (Generic)	Black	
Kanowsky	NY-19	C	CK	Printer None	Red	White
New York				Tenth National Bank (Generic) Printer	Red	White
Kanowsky	NY-20	X	CK	J.O.Seymour Kennard & Hay 89 Liberty St., N.Y.	Black	Tan
New York				(Script) The Standard Trust Company	Black	
Kanowsky	NY-21	X	CK	Printer Searing & Watson, Stationers 44 Broad St., N.Y.	Black	Green
New York				(Script) New York Security & Trust Company	Black	
Kanowsky	NY-22	G	CK	(Generic) Printer WALLACE D. BARKLEY NEW YORK	Black	White
New York				(Generic) THE NATIONAL PARK BANK	Black	
Kanowsky	NY-23	C	CK	Printer Corlies, Macy & Co. Stationers 79 Nassau St. N.Y.	Red	White
New York				The National Park Bank (Generic)	Black	
Kanowsky	NY-24	G	CK	Printer Corlies, Macy & Co., Stationers 33 Nassau St. N.Y.	Black	
New York				(Generic) The National Broadway Bank	Black	
Kanowsky	NY-25	X	CK	Printer CORNELL 247 PEARL ST., N.Y.	Black	Orange Tint
New York				(Generic) (Script) Metropolitan Trust Company	Brown	on white
Kanowsky	NY-26	X	CK	Printer ARTHUR MOUNTAIN & CO. NEW YORK	Black	Tan Paper
New York				(Old English) Market & Fulton National Bank	Black	Orange Tint
Kanowsky	✓			User- National Enameling & Stamping Co.	Red	
New York				Printer THE DEUTZ LITHOGRAPHING CO. 78-80 BEECKMAN ST., N.Y.	Red	
Kanowsky	NY-27	D	CK	(Old English) Importers and Traders National	Tan	
New York				Printer Brower Bros., Stationers 293 & 295 Broadway, N.Y.		

STATE-CITY NEW YORK	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
New York Kanowsky	NY-28	X	CK	CONTINENTAL NATIONAL BANK User HORNBLOWER, BYRNE, MILLER & POTTER Printer THE WINTHROP PRESS N.Y. (Old English) Colonial Trust Company User The Hammerschlag Mfg. Co. Printer E.C. JOURGENSEN 96 & 98 MAIDEN LANE N.Y.	Black Violet Light Blue	White
New York Kanowsky	NY-29	X	CK	THE CHASE NATIONAL BANK (Generic) Printer Wm. H. Clark 23 Liberty St., N.Y.	Black	Green
New York Kanowsky Rome Kanowsky	NY-30	X	CK	Pen Obliteration of word Central and changed to read Farmers National Bank (Old English) (Generic) Printer Benj. D. Benson Stationer 27 Maiden Lane, NY	Green	White
Utica Kanowsky	NY-31	6	CK	T.O.GRANNIS & COMPANY'S BANK (Generic) Printer Milton C. Johnson Co. Beekman St. NY	Black	White
New York Lipson	NY-32	G	CK	Phelps Dodge & Co "GOOD WHEN ISSUED FOR THE PAYMENT OF MONEY" in 1 Line at Base of RN Imprint. Printer Stearns & Beale 147 Fulton St. N.Y.	Red	White
New York Lipson	NY-33	C-17	R	WOOLWORTH AINSWORTH & COMPANY "GOOD ONLY FOR SIGHT DRAFT" 2 LINE RESTRICTIVE CLAUSE BELOW AND LEFT OF RN IMPRINT WOOLWORTH AINSWORTH & COMPANY IN PANEL AT LEFT Printer unknown	Black	White
New York Lipson	NY-34	C-13	D	WOOLWORTH AINSWORTH & COMPANY " 2 LINE RESTRICTIVE- Black CLAUSE BELOW AND RIGHT OF RN IMPRINT-USER NAME NOT VERTICAL IN PANEL AT LEFT. Printed Dateline "Boston" " Pen change to <u>NY</u> " Printer Unknown	Black	White
New York Lipson	NY-34A	C-9	D	* (Generic) A Receipt to be issued for interest Black payment on a Bond secured by a Mortgage. Printer unknown	Black	White
New York Lipson	NY-35	C	R	* (Old English) Merchantile National Bank User Black Timothy S. Holton Printer C.G. Crawford & Co. 16 Warren St. N.Y.	Black	White
New York Lipson	NY-36	C-2	CK	(Generic) The National Park Bank Printer Corlies, Macy & Co. Stationers 33 Nassau St. N.Y.	Blue	White
New York Lipson	NY-37	C	Ck	(Generic) Ocean National Bank (Old English) Red Printer THE N.Y. PRINTING CO. 85 CENTRE N.Y. Reverse Print In Tablet	Red	White
New York Lipson	NY-38	C	CK	(Old English) User Geo.P. Trieg & Co. Printer Brower Bros. Stationers 293 & 295 Broadway N.Y.	Black	White
New York Lipson	NY-39	C	D	User CHAS. T. WHITE & CO. An ornate draft Blue Ferd Mayer & Sons Gen'l. Lithog. 96 & 98 Fulton St. N.Y.	Blue	White
New York Lipson	NY-40	C	D	User B.T. Babbitt Printer E. Wells Sackett N.E. Corner Wm. & Pine St. N.Y.	Black	White
New York Lipson	NY-41	C	D	Cashier's Check of (Old English) The Citizens" User New York Printer Wm. A. Speaight & Co. 99 & 101 William St. N.Y.	Black	White
New York Lipson	NY-42	C	CK	User Charles Carville on (Script) Chemical Green National Bank Printer HOSFORD & SONS 56 CEDAR ST. N.Y.	Green	White
New York Lipson	NY-43	C	CK	Office of (Old English) Fifth Avenue Hotel Black Darling, Griswold & Co. (Old English) at left. This check was designed so that the user's Bank Name could be written in creating a check on which the previously imprinted stamp paid the tax.	Black	White

STATE-CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
NEW YORK						
New York	NY-45	C	CK	*DUNCAN, SHERMAN & CO., BANKERS - A Dividend Check Black for use by the H. & St. J.C. R.R. C.O. Jones, Printer 76 Cedar St. N.Y.	Black	White
Lipson	NY-46	C	CK	(* Old English) First National Bank User ELLISON Black & CO. A Spectacular Patent Applied For Check- Printer Combination Check Co. 134 Chambers St.	Black	White
New York	NY-47	C	CK	*FULTON NATIONAL BANK User Murray, Ferris & Co. Blue	Blue	White
Lipson				Printer L. H. Biglow & Co. Stationers 13 William St. N.Y.		
Buffalo	NY-48	C	CK	FARMERS AND MERCHANTS (National Bank Old English) Green, Gold and Brown Inks Cashier's Check Drawn on HENRY CLEWS & CO. NEW YORK AND	Gold	White
Lipson				INPRINTED "PAYABLE IN AMERICAN GOLD".		
Elmira	NY-49	C	D	(Old English) User The Salt Company of Onondaga Printer Corlies, Macy & Co. Printers 33 Nassau St. N.Y.	Pale Violet	White
Lipson	NY-50	C	CK	(Generic) First National Bank (Generic) Shortened Name GENEVA NATIONAL BANK (Generic) at left and Printer Courier Co. Print, Buffalo	Red and Black	White
Geneva	NY-51	C	CK	Printer Wm. MANN, STEAM-POWER PRINTER PHILADA Hornellsville	Beige Tint	White
Lipson	NY-52	C	CK	(Generic) NATIONAL MOHAWK VALLEY BANK Printer BENJ. D. BENSON ,STATIONER, 60 LIBERTY ST.,N.Y.	Green	White
Oxford	NY-53	C	CK	(Old English) Newark and Vandervlyn Printer R.G.Hutchinson, 44 Maiden Lane N.Y.	Blue	White
Lipson	NY-54	C	CK	(Generic) 'Cashier's Check' Stissuing National Bank drawn on Mohawk Importers' and Traders' National Bank N.Y. Printer P.W. Durham, Stationer 15 Nassau St. N.Y.	Purple	White
Pine Plains	NY-55	C	CK	(Generic) Central National Bank (Old English) Red Printer Benj. D. Benson, Stationer, 60 Liberty St. N.Y.	Red	White
Lipson	NY-56	C	CK	(Generic) [Old English] Central National Bank Printer Benj. D. Benson, Stationer, 60 Liberty St. N.Y.	White	White
Troy	NY-56a	B	CK	(Old English) The Bank of New York User TELLAMP & KITCHING Printer John M. Burnett, Stationer 49 William St. N.Y. Vignettes Beehive &	Black	White
New York	NY-57	B	CK	Sheep (Old English) Bowling Green Savings Bank [SPECIAL DEPOSIT] User Pale Grey Charles H. Hall Printer J.O.Seymour, Kennard & Hay 89 Liberty St. N.Y New York Violet	Sheep	White
New York	NY-58	B	D	J.M. Bradstreet & Son dba IMPROVED MERCANTILE AGENCY Printer Bradstreet Press Red Apparently the Original Dan and Bradstreet Co.	Pale grey tint	White
New York	NY-59	B	D	CONTINENTAL NATIONAL BANK Cleveland and Toledo Rail Road Dividend Check Printer W.E.Sibley, Stationer 111 Broadway	Blue	White
New York	NY-60	B	CK	(Old English) The Chatham National Bank Printer F. HEPPENHEIMER & CO. 22 & 24 N. WILLIAM ST N.Y. The bottom portion of the Imprint is at the top of the check and the top of the Imprint is at the bottom [A PRINTING ERROR]	Pale Grey Violet	White
New York	NY-61	B	CK	(* Old English) (Generic) The Chatham National Bank Printer F. Heppenheimer & Co 22 & 24 N. William St. N.Y.	Black	White
New York	NY-62	B	CK	(Old English) Darling, Griswold & Co. Office of the Fifth Avenue Hotel A Blank Check RN Imprinted with provision for the user to fill in the name of his bank. This check is drawn on the "Bowling Green Savings Bank" Printer W.H.Crocker & Co. Stationers 444 Broome St. N.Y.	Black	White

STATE-CITY	NUMBER	RN ITEM	BANK OR ISSUER	PRINT	PAPER
<u>NEW YORK</u>					
New York	NY-63 B	CK	(Old English) First National Bank User John H. Gray. No Printer Indicated	Red	White
New York	NY-64 B	CK	NATIONAL TRUST COMPANY A Large Ornate "G" frames the Head of a female. The Name CHAS. E. WILBOUR 85 CENTRE ST. forms part of the design. No printer indicated.	Black	Pale Green
New York	NY-65 B	R	*A Spectacular Conditional Receipt User NEW YORK LIFE INSURANCE COMPANY	Tint White	Orange Tint
Pine Plains					
	NY-66 B	CK	Cashier's Check of the Stissing National Bank drawn on (Old English) the Printer Nathan Lane 60 Wall & 91 Beaver Sts. New York	Pale Violet	White
American National Bank NEW YORK Printer P.W. Dernham. Stationer 15 Nassau St. N.Y.					Green
New York	NY-67 B	B/E	Banking House of Northrup & Chick A draft payable 3 Days after sight.	Black	White
Actually a Bill of Exchange . The 2¢ Stamp underlays the Tax by 3¢. Printer Corlies, Racy & Co. Stationers 33 Nassau St. N.Y.					
Auburn	NY-68 X	CK	THE NATIONAL BANK OF ALBURN User H.C. WILLIS, LEDYARD, N.Y.	Black	White
Ashwell					
Brockport	NY-69 X	CK	First National Bank (Generic) Printer not indicated	Black	Blue Green
Ashwell	NY-70 X	CK	NORTH SIDE BANK User S.W. WOOLSEY & SON.	Black	White
Brooklyn					
Ashwell	NY-71 X	CK	Printer BENJ. D. BENSON & SON, STATIONER, 49 JOHN ST. N.Y. (Script) First National Bank Check Shortened at left: hence, it may or may not be Generic Printer DENNISON & SON, LITH. , 2 LIBERTY ST. N.Y.	Black	White
Cooperstown					
Ashwell	NY-72 X	CK	(Generic) FIRST NATIONAL BANK Printer J.H. HARRIS, 81 JOHN ST. N.Y.	Black	White
Glens Falls					
Ashwell	NY-73 X	CK	Bank of Gowanda User Handstamp A.C. STAFFORD, SUCCESSOR TO Lee & Stafford Hardware Printer ENTERPRISE PIG. CO. CLEVELAND	Black	White
Gowanda					
Ashwell	NY-74 X	CK	(Generic) NIAGRA CO. NATIONAL BANK Handstamp TREVOR MANUFACTURING CO. *	Black	White
Lockport					
Ashwell	NY-75 X	CK	Indicates user. Lower half of check has dark shading Printer none.	Black	White
Moravia					
Ashwell					
STATE-CITY	NUMBER	RN ITEM	BANK OR ISSUER	PRINT	PAPER
<u>OHIO</u>					
Lima	OH-11	X	CK The Commercial Bank(Old English) User H.G. Hyde	Black	Orange Tint
Ashwell					Watermarked Paper
<u>PENNSYLVANIA</u>					
Scranton	PA-14	X-7	CK (Script)First National Bank (Generic)	Black	Grey
Kanawky					
Scranton	PA-15	X-7	Printer J.H. WARNER 81 JOHN ST. N.Y.	Black	Cream
Kanawky					
Scranton	PA-16	X-7	CK MERCHANTS & MECHANICS BANK User "PENNSYLVANIA CENTRAL BREWING CO. Printer DENNISON & SONS LTD. 2 LIBERTY ST. N.Y.	Black	ST. N.Y.
Kanawky					
South Waverly	PA-17	G	User - PENNSYLVANIA ANTHracite SAVINGS BANK User - THE RAEDER LITHO CO. WILKES-BARRE PA. (Generic) In Script Home Savings Bank Printer-	Black	Crema
Ashwell					
South Waverly	PA-17a	G	C.M. CORNWELL, PRINT. NEW YORK BANK ADDRESS, WAVERLY, N.Y.	Black	White
Lipson					

✓ Johnson, 57 BECKMAN ST. N.Y. In Print on check
 P.O. ADDRESS WAVERLY, N.Y.

STATE-CITY	NUMBER	EN	ITEM	BANK OR ISSUER	PRINT	PAPER
<u>PENNSYLVANIA</u>						
Towanda Ashwell	PA-18	G	CK	First National Bank of Towanda User CASE & COULES Printer Bradford Reporter Print- Name Tablet at left differs from printing of check printed on Cream Colored Paper.	Black	White wove
Towanda Ashwell	PA-19	G	CK	Similar to PA-18-Name Tablet at left shows user name CASE & COULES printed in ornate type . Printer Bradford Reporter Print (Script) Mechanics National Bank (Generic)	Black	Purple Tint on Laid Paper
Philadelphia Ashwell	PA-20	G	CK	Printer Wm. Mann 529 Market St. Philadelphia Bank Name and Address Vertical in Panel at left Similar to PA-20 but the Bank Name and Address in Vertical Panel at left <u>UNLTD.</u>	Pale Violet	
Philadelphia Ashwell	PA-21	G	CK	(Script) The Bank of North America Obliterated by Black Pen Name Change by Pen to International Bank of Franklin, Pa. Printer Lehman & Bolton Phila.	Black	White
Philadelphia Ashwell	PA-22	L-5	CK	(Generic) Kensington National Bank Printer WM. MANN, PRINTER PHILA.	Black	White
Philadelphia Ashwell	PA-23	G	CK	PENN NATIONAL BANK Name Change from Stevenson, Bernadon & Co. by Purple Handstamp and Red Pen to STEVENSON, FERNALD & CO.- Printer Lith. by the American Bank Note Co. Phila.	Black	White
Philadelphia Ashwell	PA-24	G	CK	Penn National Bank (Old English) User-BROWN & BAILEY CO. Printer - Wm. Mann Co. Philadelphia A Generic Draft Pennsylvania Railroad Related Drawn on a New York Bank Printer Wm. F. Murphy & Sons 339 Chestnut St. Phila.	Black	White
✓ Philadelphia Ashwell	PA-25	X	CK		Black	White
Madville Kanousky	PA-26	H	D		Black	White
<u>TEXAS</u>						
Johnson City Kanousky	TN-2	X-7	CK	User-THAD.A.COX- Printer - KENTUCKY LITHO CO. Louisville	Black	White
<u>VERMONT</u>						
Hyde Park Kanousky	VT-1	G-1	CK	(* Old English)Lamoille County National Bank of Hyde Park - User P.S.Benjamin WOLCOTT, VT. Printer - Corlies, Macy & Co. 39 Nassau St., N.Y.	Red	Brown
<u>WISCONSIN</u>						
Milwaukee Kazanian	WI-4	X-7	OK	Milwaukee National Bank (Generic) Printer - The GUGLER LITHO CO. Milwaukee, Wis.	Black	Grey
✓ Milwaukee Kanousky	WI-5	X-7	OK	(Generic) Milwaukee National Bank Printer - The GUGLER LITHO CO. Milwaukee, Wis.	Black	Blue

A. S. C. C. CHECK SURVEY

Send all items for the Check Survey to the Coordinator: Edward N. Lipson, 46 Appletree Lane, North Haven, CT 06473.

Submit a full-sized photocopy of each item which is to be listed. The name of the check printer, exactly as

it appears on the face of the check and the colors of ink and paper (if other than black on white), should be written on the back of each photocopy.

Detailed guidelines for the submission of items to the Check Survey were outlined on page 32 of the August 1990, Issue #15, of The Check Collector.

A GUIDE TO CHECK COLLECTING - III

by Robert A. Spencer

Check collecting is a relatively young and novel pursuit, well adapted to today's changing times. Located somewhere between numismatics and philately, it is very "new collector friendly".

There are many ways to collect checks. It has been said that "A collection mirrors the personality of the collector". In check collecting, it is very easy to select, or develop, areas of interest that have particular appeal to the collector. New areas of collecting interest are continually appearing, a characteristic of a strong and developing hobby. With relatively few collectors and many broad collecting interests, it is not unusual for a check collector to develop an affinity for a particular area of interest and become recognized as an authority on it. Recent examples are: Designated Checks, AD-FACS and Travelers Cheques.

For a beginning collector, obtaining a new batch of checks is an exciting event. The array may seem a bit bewildering at first because of the many observed different features on each check. But a little study will prove fascinating. There may be large and small sized checks and some over one hundred years old. Some will have interesting vignettes covering a myriad of subjects. There will be some checks that have adhesive revenue stamps affixed; some in odd positions. Others will bear interesting imprinted designs of revenue stamps in the background on the face of the check. On some checks, the ornate printing lends a majesty to the bank's name. And there will be cut cancellation designs, punched hole cancellations and even evidence of the check having been impaled upon a spindle.

Careless handling will impart folded corners and turned over edges to some checks. And, liberally sprinkled on the backs of the checks are endorsements, bank stamps and clearing house stampings. These are but a few of the items of interest that may be regularly found among a batch of checks. Each item, however is a record or marker in the design, travels and history of that check.

Each check that has traveled through its early existence has been designed, printed by some process on plain or revenue stamped paper, and then sent out to be written up as a check, thence sent to the

payee or to his order, who presents it to the bank for payment. Up to this time it may have been receiving endorsements, bank stamps and endorsements, cut cancellations, punched hole cancellations, perforation by a spindle, teller stampings and initialed approvals of bank officers. A collector realizes that these are normal features of a paid check and are not considered to be defects. Some cancellations may infringe upon some of the writings, or on the imprinted or adhesive revenue stamps. Some of the markings may have been applied using excessive ink. These items should be considered like a heavily-cancelled postage stamp or a well-circulated coin.

A check after it is printed, starts a journey through several hands and a number of locations before it is returned by the bank to the drawer. At that time, it may have been stored or destroyed. Most checks were destroyed. Lucky is the collector who obtains an old check for his collection. It is a survivor and is brimming with the history of the time of its date. Consider a check dated before 1900. It is most probable that all the persons named on the check are long deceased. Their signatures attest that the check was given their careful attention when it passed through their hands. The bank may be greatly changed in size, name, or may not now exist. The printer of the check may not now have a business at that location, or exist today. The methods of handling the check, its processing for payment and the markings applied to the check, may not be those used at this time. The hand-applied, cut and punched cancellations and spindle holes are not used now. Beautiful penmanship and ornate printing, impressive vignettes and pretty, colored inks are rarities today. Revenue stamps, adhesive or imprinted, are no longer used. An old check is truly a capsule of the history of its time.

After a check has survived its once-through journey to become a paid check and endured storage until it is obtained by a collector, it deserves to be carefully handled, restored and protected in a proper holder, if it is to exist for future collectors. Remember that an old check is very fragile. It is not made with durable paper, like that used for paper currency. Perhaps the most evident form of abuse a check has had in the past is careless handling. This can produce folded-over portions of the check along the outer

edges, among the parts of cut cancellations, or around the perforation of spindle holes. These folds should be removed before placing the check in its holder.

Folded portions of a check are usually easily straightened by patting a piece of dampened wet white facial tissue along the edge of the fold. See *Figure 1*. Use a dull knife blade to turn the folded part to its proper position. Then press with a clean dry tissue. Work only on folds whose folded parts are on the upper face of the check. Working on a piece of flat glass sheet helps. The knife blade must be dull to avoid cuts in the dampened edges. When treated this way, the folded-over part, after a few seconds, will move towards its original position. Turn only dampened folds. Many checks with gaping holes at cut cancellations, ragged tears at spindle holes and rolled over and twisted edges can be restored to a very pleasing appearance in this manner. *Do not attempt to steam or soak the paper of a check.* The many different inks, writings, stampings and colored designs may not be stable.

Figure 1

A fold in part of a cut cancellation in a check.
Moisten only along the edge of fold indicated by the arrow.

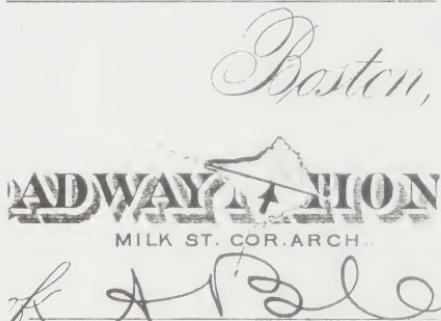
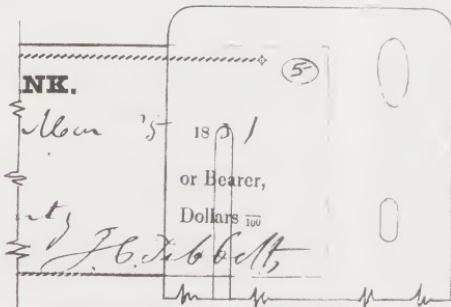


Figure 2

A plastic typist's shield being used to erase a "5-" at the corner of a check. Using a shield for this purpose will save corners of many checks.

Many checks obtained from careless dealers are found to have the price marked in pencil at a corner on the front or back of the check. Be sure to use a typist's erasing shield and erase very gently. See *Figure 2*. Otherwise, the corner of the check will be torn off. Do not attempt to erase inked price marks wherever located.

Teller's marks, initials of approval by bank officers and other marks normally applied during the travels of the check toward payment should not be removed. If there is any evidence of mold, mildew, foxing (brown patches), or the check emits a musty odor from previous storage conditions, it should be first treated, as indicated in Section II of this Guide, to eliminate the spores causing these conditions and to prevent further contamination of other items in the collection. The check, after such restoration and treatment may then be inserted in a proper holder, ready to endure another century.

The beginning collector most likely will obtain some unused checks (or blank checks as they may be

called). Some collectors prefer a used check, considering a true check to be one that has been drawn and paid. Our British colleagues call an unused check a "cheque form"; really a piece of "bank stationery". I like to obtain both kinds, especially if the unused check bears an imprinted revenue stamp. Really, both kinds are collectible varieties to the collector who is a specialist in that area.

What should a collector look for on a check? This is a question often asked by beginning collectors. The answer truly might be: Everything in the areas that you are interested. One of the most attractive and fascinating features on many checks are revenue stamps. While checks have been used for about 200 years in the United States, revenue stamps have been used on checks for only about 23 of these years.

There are two kinds of revenue stamps that were used on U.S. checks: an adhesive type similar to postage stamps that were affixed to the face of the check (Scott Type R), and an imprinted type (Scott Type RN). These stamps are contained and described in the Scott Specialized Catalog of United States Stamps, Volume No. 5. Considerable helpful information may be obtained from this catalog by check collectors. While the catalog is issued annually, beginning collectors may wish to obtain a used catalog of a past year. Contact a local stamp club or a stamp collector for assistance.

There are ten of the adhesive (Type R) revenue stamps that were generally used and are commonly found on checks. (See *The Check Collector*, No. 2, page 10). Imprinted (Type RN) revenue stamps were also used on checks. These attractive and interesting imprints on checks and other fiscal documents of those times are a popular area of interest to check collectors and to revenue stamp collectors.

Some examples of the Type RN imprint revenue stamps are shown on the front cover page. While it seems that most of the RN imprints appear to be of a variety of an orange color, there are many stamps on checks in other colors and color varieties. Check collectors will find that learning to use the Scott Type R and Type RN classifications for revenue stamps will not only eliminate much confusion, but also provide information about elusive kinds of RN's that the collector would do well to recognize when they may appear. The Type RN-I imprint is one example. (See *The Check Collector*, No. 13, page 19). Collectors should also be alert to any restrictive legends that are found near to, and related to the use of, Type RN stamps. (See *The Check Collector*, No. 7, page 8 and No. 8, page 7).

Specimen checks, for use as an example of the quality of work available from the security printer who offered a supply of check forms, were often prepared and samples of them provided to salesmen and customers. To render these checks invalid for actual use, a restrictive legend was stamped or printed on the face of the check, usually at the place for the drawer's signature and the revenue stamp provided had a design which incorporated the word "Sample". These checks are eagerly sought after by collectors.

Collecting only checks with imprinted and adhesive stamps on them may appear to be a limited area. Not so. Collecting the checks of banks bearing all of the types and varieties of imprinted and adhesive stamps used is a real challenge.

The imprinting of revenue stamps on paper by security printers for the government, followed later by the security printer who supplied the checks to banks, as well as the addition of an adhesive revenue stamp, if that type of stamp was used, to a fully drawn check, involves more than one operation. It was to be expected that errors or variations in the processes would occur. Imprinted revenue stamps have been printed upside-down, on the back of a check, slanted to the printing on the check and with other odd results. These errors and different checks are eagerly sought by some collectors.

When imprinted revenue stamps were no longer required after 1882, many checks appeared with designs in the location and in the style resembling the stamps they replaced. This type of design is called an RN-FAC. Figure 3 shows a regular RN Type G imprint stamp. Figure 4 shows a RN-FAC, not a stamp, but similar in design and color. (See *The Check Collector*, No. 12, page 3.)

Later, the designs of many RN-FAC evolved into AD-FACS, (ADvertising-FACsimiles), designs which may have had little or no relation to the stamps and RN-FACs they replaced. These creations appear to be of a subtle advertising bent. Figure 5 shows an AD-FAC on a check used by the Staples Coal Co. and Figure 6 shows one on a check of the Stock Exchange Bank.

From 1932-34, a 2¢ tax was again imposed upon checks, but no imprint or adhesive revenue stamps were used. Instead, the bank collected the tax from the drawer's account as each check was paid. Many varieties of "U.S. Tax 2¢ Paid" type, rubber stamped impressions were used on checks to indicate that the tax was paid. A collection of these checks makes an interesting display. See Figure 7.



Figure 3



Figure 4



Figure 5

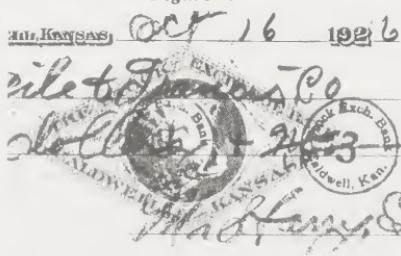


Figure 6

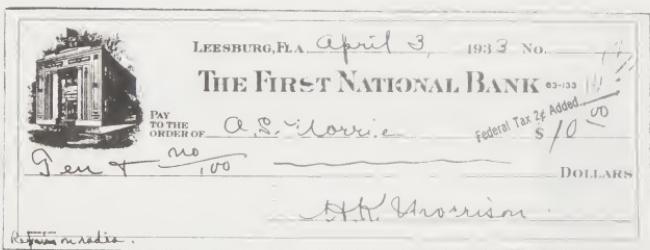


Figure 7

Some collectors are interested in handwritten checks and check-related items. Also called manuscript or holographic checks, these items were and are legal, although if practiced today, it is usually very inconvenient and very costly to the drawer. They add interest to a collection as examples of necessity or early check writing practices. See Figure 8.

An area which has been almost untouched by check collectors is that of watermarks in the paper used for checks and related documents. Watermarks are

not only a trademark but are an important security feature in many financial documents. By merely holding a check up to a light source, the use of watermarked paper may be easily confirmed if a watermark is present. The latticework design of laid paper and handmade paper is not considered to be a watermark. After a bit of study and examination of checks in the collection, the collector will begin to identify the more common watermarks, even if the designs and legends are incomplete. Also, the collector will begin to associate certain watermarks

with some of the security printers named on checks. It is an interesting event when a new and beautiful watermark is found, some incorporating dates that will confirm the age of the check. (See *The Check Collector*, No. 1, page 3).

A receipt is a written statement attesting that a certain sum of money has been received by one party from another. Attractive and interesting receipts may be found bearing adhesive or imprinted revenue stamps and vignettes. See Figure 10.

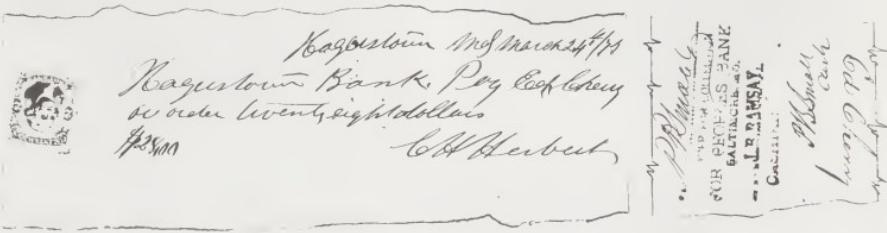


Figure 8

There are two kinds of financial documents in addition to those mentioned in Part 1 of this Guide. The first is a Warrant. A Warrant is a document that directs and authorizes a person to perform some lawful act or deed. In a financial sense, it authorizes a party to pay a certain sum of money to another party. This authorization, a Warrant, is often the basis for drawing a check, and sometimes the two documents are found together on one piece of paper. A check-like Warrant is shown in Figure 9.

From the last two examples, it can be seen that a collection of check-related documents can be fascinating and unusual. For too long, these attractive and out-of-the-ordinary items have been neglected and passed over by most collectors. They are still available, an area full of discoveries, a challenge and in most instances, real bargains.

Happy collecting!

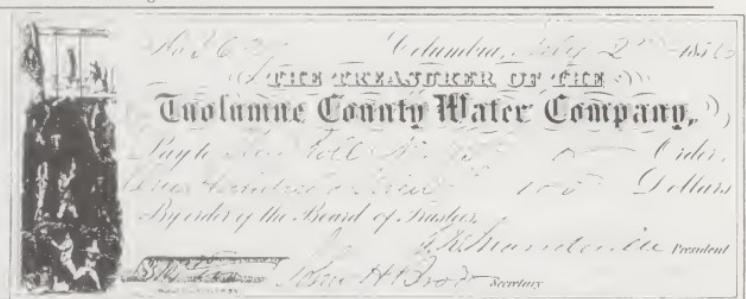
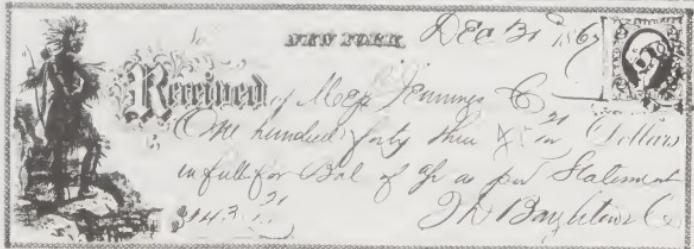


Figure 9

Figure 10



ACROSS OUR DESK

Price lists, fixed price and mail bid catalogs, journals, etc., received and compiled as a resource for our members. Items with an () may require a subscription for future issues. Please write first to the company.*

- * Monthly price list of checks, bank tokens, postcards and related items. Bank and Check News sent with list contains news notes on banks and checks. Lee Poleske, Box 871, Seward, AK 99664.
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Price list of archival albums and mylar holders for checks, bank notes and scrip, currency, etc. Also, an extensive list of checks, drafts, warrants, stocks and bonds. Oregon Paper Money Exchange, 6802 S.W. 33rd Place, Portland, OR 97219.

- * General and specialized catalogs of checks, paper money, stocks and bonds, fiscal documents, etc. Much useful information is given with items arranged by states and locations. Terry Cox, P.O. Box 60, Idaho Springs, CO 80452.

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Stock certificates for collectors. Advise of your collecting interests for current list. American Vignettes, P.O. Box 155-CC, Roselle Park, NJ 07204.

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Old stocks and bonds, autographs and banknotes are offered. Norrico, Inc., 65-09 99th Street, Rego Park, NY 11374.

Catalog of checks, letters, documents and manuscripts in many areas of collector interest. Earl Moore, Box 243, Wynnewood, PA 19096-0243.

An annual journal and quarterly newsletters containing Society news and featuring fascinating articles on British cheques and banking history. Available by subscription to members of the British Cheque Collectors Society. (Details from Editor of *The Check Collector*).



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